REMARKS

Applicants reply to the Office Action dated April 15, 2010 within three months. The Examiner rejects all pending claims 1-20. Applicants cancel claims 4-5 and 7-20 without prejudice or disclaimer to filing one or more claims having similar subject matter. Applicants add new claims 21-25. Support for the amendments and new claims may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments and new claims. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejections Under 35 U.S.C. § 103(a)

The Examiner rejects claims 1, 2, 4-6, 16 and 20 under 35 U.S.C. § 103(a) as being unpatentable over MacFarlane (U.S. Patent No. 7,014,104) in view of Major (U.S. Patent Application Publication No. 2002/0174063). The Examiner rejects claims 3, 10, 12-13, 15 and 17 under 35 U.S.C. § 103(a) as being unpatentable over MacFarlane and Major in view of Chien (U.S. Patent Application Publication No. 2001/0054003). The Examiner rejects claims 7, 9, and 18-19 under 35 U.S.C. § 103(a) as being unpatentable over DonationDepot.com in view of MacFarlane and Major. The Examiner rejects claim 8, 11, 14 under 35 U.S.C. § 103(a) as being unpatentable over DonationDepot.com in view of MacFarlane, Major, and Chien. Applicants respectfully disagree with the Examiner's rejections; however, Applicants amend certain pending claims (without prejudice or disclaimer) to expedite prosecution and to clarify the patentable features of the claims.

MacFarlane discloses a system which allows charitable donations to be created by an employee and matched by an employer. However, the system does not provide a set of employer defined predetermined rules governing the amount of a matching donation based on the type of organization receiving the donation. Moreover, the system does not disclose that a confirmation of an employee's donation amount is provided to the employer before the employer makes its donation. MacFarlane also fails to disclose a plurality of charities which receive donations, where each charity has an associated minimum payment rule.

Major discloses a system for tracking charitable donations that originate from purchases at a merchant. However, like MacFarlane, Major fails to provide a set of employer defined predetermined rules governing the amount of a matching donation based on the type of organization

receiving the donation. Major provides that a donation may be allocated across a plurality of charities. However, the donation is not a matching donation. Instead, Major allows the user to specify a threshold for donations to each charity. For example, Major allows a user to set a cap for donations to a first charity, and once the cap is reached, the donations are provided to a second charity.

Major creates donations in response to purchases, not in response to an initial donation. Further, the percentage disclosed in Major partitions the donations based on a user's preferences, not based on a set of predetermined rules from the donating organization. Moreover, like MacFarlane, Major does not disclose that a confirmation of an employee's donation amount is provided to the employer before the employer makes its donation. Major also fails to disclose a plurality of charities which receive donations, where each charity has an associated minimum payment rule.

Similarly, neither DonationDepot.com, nor Chien, disclose or contemplate systems that would cure the deficiencies of MacFarlane or Major, as discussed above.
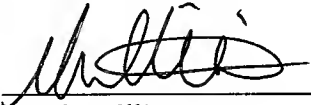
As such, Applicants assert that the cited references alone or in combination do not disclose or contemplate at least, "displaying, by the computer based system, a plurality of charities corresponding to a search request, and **wherein donation information including a minimum donation rule is associated with each charity,**" "**verifying, by the computer based system, that the donation amount complies with the minimum donation rule,**" "**receiving, by the computer based system, a confirmation that a charge corresponding to the donation amount posted** to at least one of a transaction account and a loyalty account," or "matching, by the computer based system, the identifier of the selected charity to a charity category, wherein **the charity category comprises a set of employer defined predetermined rules governing matching contributions** made by an employer and wherein the predetermined rules comprise at least a percentage and a cap amount," (emphasis added) as similarly set forth in independent claims 1, 24, and 25.

Claims 2-3, 6, and 21-23 variously depend from independent claim 1. As such, Applicants assert that claims 2-3, 6, and 21-23 are differentiated from the cited references for the same reasons as set forth above, in addition to their own novel features. Thus, Applicants respectfully request allowance of all pending claims.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If an extension of time is necessary, please accept this as a petition therefore. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Dated: _July 14, 2010_   By: _____
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